



ALL INDIA BANK RETIREES' FEDERATION (REGD.)

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Together for A Better Tomorrow"



Ref No. 2026/0242

Date: 22.10.2026

The Secretary
Department of Financial Services
Ministry of Finance
Government of India
New Delhi

Respected Sir,

Subject: Request for industry-wide clarification and appropriate directions under Regulation 56 of the Bank Employees' Pension Regulations, 1995, for extending family pension to dependent divorced daughters irrespective of age, in line with the applicable Central Government pension rules

Respected Sir,

The All India Bank Retirees' Federation (AIBRF), representing bank retirees and pensioners across the country, wishes to draw your kind attention to an

important issue concerning the social security and livelihood of dependent divorced daughters of bank pensioners. The matter has caused considerable hardship to affected families and warrants an appropriate policy-level intervention by the Department of Financial Services (DFS).

AIBRF respectfully requests the Government to examine this issue and facilitate suitable clarification and directions for Public Sector Banks so that eligible dependent divorced daughters can receive family pension, subject to prescribed dependency and income conditions, in accordance with the applicable Central Government pension provisions.

1. The issue and the hardship faced by dependent divorced daughters

There are numerous instances where a divorced daughter is wholly or substantially dependent upon her retired father or mother for her livelihood. In many such cases, she has no independent source of income or adequate financial support. The pension received by her parent is the principal means by which the family meets its living expenses.

The situation becomes particularly distressing when the pensioner's spouse has already passed away. The pensioner is naturally concerned about the future financial security of a dependent divorced daughter after his or her own demise.

The inability to secure family pension in such circumstances creates serious uncertainty for both the pensioner and the dependent daughter. The concern is not merely about pension entitlement; it is about ensuring basic financial security and dignity for a vulnerable member of the family who may have no alternative means of livelihood.

AIBRF believes that appropriate policy intervention at the Government and industry levels can address this genuine concern and provide much-needed relief to thousands of affected families.

2. Relevant provisions of the Bank Employees' Pension Regulations, 1995

Regulation 40 of the Bank Employees' Pension Regulations, 1995, deals with family pension and defines the family members eligible for the benefit, subject to the conditions prescribed therein.

Under the existing framework, the position of a divorced daughter who is above the prescribed age limit is a matter of concern, particularly when she remains wholly dependent upon her pensioner parent and has no independent source of income.

The absence of a clear provision in the bank pension framework corresponding to the applicable Central Government pension rules has resulted in uncertainty and inconsistent outcomes for affected families.

3. Corresponding provisions under Central Government pension rules

The applicable provisions of Rule 54 of the Central Civil Services (Pension) Rules, 1972, and the subsequent amendments and clarifications issued by the Department of Personnel and Training (DoPT), have recognized the eligibility of certain categories of dependent divorced daughters for family pension, subject to the prescribed conditions.

In particular, the applicable Central Government provisions provide for family pension to an eligible divorced daughter beyond the ordinary age limit applicable to children, where the stipulated conditions relating to marital status, dependency and income are satisfied.

The precise conditions of eligibility are governed by the relevant rules and amendments. Nevertheless, the underlying principle is significant: **a dependent divorced daughter should not be deprived of financial security merely because she has crossed a particular age, when the applicable rules otherwise recognise her eligibility.**

AIBRF requests that the Government examine the relevant Central Government provisions and consider extending equivalent protection to eligible dependent divorced daughters of bank pensioners.

4. Regulation 56 provides a basis for examination of the issue

Regulation 56 of the Bank Employees' Pension Regulations, 1995, contains a residuary provision dealing with situations involving doubt in the application of the Regulations. It provides for reference to corresponding provisions of the Central Civil Services rules, subject to the exceptions and modifications that may

be determined by the Bank with the previous sanction of the Central Government.

The difference between the treatment of dependent divorced daughters under the applicable Central Government pension provisions and their treatment under the bank pension framework raises an important question requiring examination by the competent authorities.

AIBRF submits that the matter deserves consideration under Regulation 56, in consultation with the Indian Banks' Association and the Public Sector Banks, to determine the appropriate legal and administrative course for extending the benefit to eligible bank pensioners' families.

We recognise that Regulation 56 does not, by itself, automatically extend every Central Government pension provision to bank pensioners. Accordingly, the intervention of the competent authorities is necessary to determine the appropriate clarification, approval or regulatory amendment required to achieve parity.

5. Uncertainty in the absence of industry-wide directions

It is understood that claims for family pension by dependent divorced daughters have encountered difficulties because individual banks consider that they cannot extend the benefit without appropriate authority or industry-wide clarification.

This position leaves affected families in a difficult situation. Even where dependency and other relevant conditions can be established, the absence of a clear and uniform policy may result in the rejection or prolonged pendency of claims.

It is also reported that relief has been granted in certain cases following judicial intervention. Such cases underline the need to examine the issue comprehensively and establish a clear policy framework.

Requiring a financially dependent daughter to approach a court to secure basic social security can involve substantial expenditure, prolonged proceedings and emotional distress. These difficulties are especially severe for families already facing financial vulnerability.

A clear and uniform decision at the appropriate level would reduce avoidable litigation, promote consistency in the treatment of similarly situated families and provide certainty to pensioners during their lifetime.

6. Need to facilitate identification and documentation during the pensioner's lifetime

AIBRF further requests that an appropriate mechanism be considered to enable pensioners to declare and register the particulars of their dependent divorced daughters in the relevant pension records during their lifetime.

Such registration would help the pensioner provide the necessary information and supporting documents in advance, thereby reducing procedural difficulties after the pensioner's death.

It is clarified that the inclusion of a daughter's particulars in pension records need not, by itself, constitute a final determination of eligibility or an automatic sanction of family pension. The actual entitlement may be determined by the competent authority at the appropriate time, after verification of the applicable conditions, including dependency, income, marital status and other prescribed requirements.

Nevertheless, permitting advance registration and documentation would be a practical and humane step towards protecting the interests of eligible dependents and avoiding uncertainty at a time of bereavement.

7. The issue is one of social security and equitable treatment

The objective of family pension is to provide continuing financial protection to eligible family members after the death of a pensioner. Where a divorced daughter is genuinely dependent on her parent and satisfies the prescribed eligibility conditions, her need for social security merits serious consideration.

The issue is also consistent with the broader objectives of women's empowerment, social justice and protection of financially vulnerable dependents.

Bank pensioners have devoted their working lives to the banking industry and the nation. It is only fair that their genuine concern for the future livelihood of

dependent family members should receive sympathetic and constructive consideration.

AIBRF firmly believes that a uniform and transparent policy would be in the interests of pensioners, their families and the banking industry.

8. Prayer for intervention and appropriate directions

In view of the foregoing, the All India Bank Retirees' Federation respectfully requests the Department of Financial Services to:

1. **Examine the eligibility of dependent divorced daughters for family pension** under the Bank Employees' Pension Regulations, 1995, with reference to the corresponding provisions of the Central Civil Services pension rules and subsequent applicable amendments and clarifications.
2. **Consider invoking the appropriate mechanism under Regulation 56** to facilitate the extension of family pension to eligible dependent divorced daughters beyond the ordinary age limit, subject to the prescribed conditions relating to dependency, income, marital status and other eligibility requirements.
3. **Issue appropriate directions to the Indian Banks' Association and Public Sector Banks** to examine and implement a uniform industry-wide policy, after obtaining any necessary approval or undertaking the regulatory amendments required under the applicable framework.
4. **Provide for advance declaration and registration of dependent divorced daughters** in the pension records of bank pensioners during their lifetime, with suitable documentation and verification procedures, without treating such registration as automatic sanction of family pension.
5. **Review the cases in which claims have been rejected or kept pending** solely because of the absence of a clear industry-wide policy, and consider providing appropriate relief in eligible cases in accordance with the applicable legal framework.
6. **Ensure uniformity and transparency in the processing of such claims** across Public Sector Banks so that similarly situated families are not subjected to inconsistent treatment or avoidable litigation.
7. **Consider extending the benefit on a basis comparable to the applicable Central Government pension provisions**, thereby providing equitable

social security to eligible dependent divorced daughters of bank pensioners.

The present representation is submitted in the larger interest of bank pensioners and their dependent family members. A pensioner who has spent a lifetime in service should not have to live with the continuing anxiety that, after his or her death, a wholly dependent divorced daughter may be left without the financial means to sustain herself.

A timely and considered decision by the Department of Financial Services, in consultation with the Indian Banks' Association and other competent authorities, would go a long way towards addressing this genuine concern.

AIBRF sincerely hopes that the matter will receive sympathetic and urgent consideration and that appropriate steps will be taken to establish a clear, uniform and legally sustainable policy for the benefit of eligible dependent divorced daughters of bank pensioners.

We shall be grateful for a favorable consideration of this representation and for suitable directions to the concerned authorities.

With Respectful Regards,

Yours Sincerely,

A handwritten signature in black ink, appearing to read 'mabas', written over a horizontal line.

(S. C. JAIN)

GENERAL SECRETARY

C .C. to The Chief executive, Indian Banks 'Association (IBA), Mumbai

UFBU Constituents